

Appl. No. 09/694,402
Amdt. Dated 8/17/07

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the Application:

Listing of Claims:

1. (Currently Amended) A method of providing insurance coverage to a customer, the method comprising:

providing a field for an input of a limitation relating to a desired insurance coverage regarding a customer-owned item, the limitation including a time period
5 indication of a time period less than a month;

receiving the limitation at a central processor as provided by way of a customer-operated terminal;

10 performing processing in relation to the limitation to determine whether the desired insurance coverage as restricted by the limitation can be provided; and

sending a confirmation to the customer-operated terminal concerning whether the desired insurance coverage corresponding to the limitation can be provided;

15 receiving a further signal from the customer-operated terminal indicating that the desired insurance coverage is still desired; and

concluding an arrangement so that the desired insurance coverage concerning the time period is provided to the customer.

2. (Previously Presented) The method of claim 1, further comprising:

during a preliminary period of time,

receiving an initial inquiry from the customer;

providing an input form including at least one field for an entry of a piece
5 of information concerning at least one of a characteristic of the customer and a characteristic of an item to be insured;

receiving the piece of information following its entry into the input form
and submission;

performing processing in relation to the piece of information;

10 providing a preliminary indication that the customer will have an ability to

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order at least one of temporally-limited amounts of insurance and
geographically-limited amounts of insurance; and
providing an identifier to the customer.

3. (Previously Presented) The method of claim 1, wherein the time period indication is specified by the input of a start time at which the desired insurance coverage should begin, and a finish time at which the desired insurance coverage should end.
4. (Original) The method of claim 3, further comprising
providing a field for an input of an identifier indicative of an identity of the
customer; and
receiving the identifier.
5. (Previously Presented) The method of claim 4, wherein the identifier, the start time and the finish time are received by a server computer, and at least one of the identifier, the start time and the finish time originates at a client computer that is coupled by way of the internet to the server computer, the client computer being the customer-operated terminal.
6. (Original) The method of claim 3, wherein the finish time can be a time amount measured with respect to at least one of the start time and a first different time, and the start time can be a time amount measured with respect to at least one of the finish time and a second different time.
7. (Previously Presented) The method of claim 1, further comprising:
receiving an inquiry from the customer;
wherein, the time period indication is a single indication of a particular discrete time unit including at least one of a Sunday, a predefined evening time slot, and a noon-hour time slot.

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8. (Original) The method of claim 1, further comprising:
receiving credit card information from the customer.
9. (Previously Presented) The method of claim 1, wherein the insurance coverage relates to at least one of an automobile and a boat.
10. (Original) The method of claim 9, wherein the insurance coverage relates to a luxury automobile.
11. (Previously Presented) The method of claim 1, wherein the central processor is at least one of owned and operated at a direction of an insurance provider, and wherein each of the field and the confirmation is provided onto an internet communications link for receipt by a web client terminal that is the customer-operated terminal.

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12. (Previously Presented) The method of claim 1, further comprising the input of a geographical region indication, wherein the input of the geographical region indication occurs by at least one of providing at least one map and receiving a demarcation indication which indicates a specific region on the map; and receiving at least one selection of a geographical region from a list of possible geographical regions.
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13. (Currently Amended) The method of claim 14, further comprising, as part of (b): concluding an arrangement so that the desired amount of insurance coverage is provided to the customer, and further wherein the time limits received from the customer-operated terminal are supplemented by additional information received from the customer-operated terminal, the additional information including geographic limits regarding a desired amount of insurance coverage, wherein the geographical limits specify a geographical region that is smaller in size than an entire nation, and wherein the time limits and geographic limits are received via at least one of a telephone signal and a network signal.

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14. (Currently Amended) A method of providing insurance coverage to a customer, the method comprising:

(a) during a preliminary period of time,
receiving an initial inquiry from a customer-operated terminal;
5 receiving customer information, following entry of the customer information into an input form via the customer-operated terminal;
and
providing a preliminary indication that the customer will have an ability to
order temporally-limited amounts of insurance concerning an item
10 owned by the customer; and

(b) during a later period of time,
receiving from the customer-operated terminal time limits regarding a
desired amount of insurance coverage pertaining to the item owned
by the customer, wherein the time limits specify a time period of
15 less than a month;
determining whether the desired insurance coverage within the limits can
be provided; and
if it is determined that the desired amount of insurance coverage can be
provided, providing a notification to the customer-operated
20 terminal indicating that the desired amount of insurance coverage
can be provided; and

(c) repeating (b) on an additional occasion in relation to the customer in relation
to additional time limits.

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

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19. (Cancelled)

20. (Previously Presented) The method of claim 14, further comprising:
during the later period of time, providing web page information onto the internet
for receipt by a client computer that is the customer-operated terminal,
wherein the notification is provided onto the internet for receipt by the customer-

5 operated terminal,
wherein the customer information is received off of the internet after being
transmitted by the customer-operated terminal, and
wherein a central terminal that receives the customer information and the time
limits is at least one of owned and operated in response to direction provided by at least
10 one of an insurance company and an insurance provider.

21. (Currently Amended) A method of providing short-term insurance coverage from
an insurer to a customer in relation to a customer-owned item via the internet, the method
comprising:

(a) receiving an inquiry at a server computer hosting a website of the insurer;
5 (b) providing an input form onto the internet to a first client computer operated by
the customer;
(c) receiving customer information at the server computer that has been input at
the first client computer by way of the input form;
(d) making a preliminary determination based upon the customer information as
10 to whether it is possible to provide the customer insurance of a first type with respect to
the customer-owned item;
(e) providing a field for inputting a time limitation relating to the insurance of the
first type, the time limitation indicating a time period less than a month;
(f) receiving the time limitation at the server computer;
15 (g) performing processing in relation to the time limitation to determine whether
the insurance of the first type as restricted by the time limitation can be provided with
respect to the customer-owned item; and

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20 (h) providing an indication to be received by the customer concerning whether the insurance of the first type as restricted by the time limitation can be provided with respect to the customer-owned item;

(i) concluding an arrangement so that the insurance of the first type as restricted by the time limitation is provided to the customer; and

25 (j) repeating (e)-(i) on at least one additional occasion so that the insurance of the first type as restricted by at least one additional time limitation is provided to the customer.

22. (Currently Amended) The method of claim 21, wherein (e) through (h) are repeated on multiple occasions in order to repeatedly obtain the insurance of the first type during multiple time periods determined by the time limitation and subsequent received time limitations further comprising:

5 at a time subsequent to (i), receiving a request from the customer to adjust a geographic scope characteristic of the insurance.

23. (Previously Presented) The method of claim 21, wherein the customer information includes an identification number corresponding to a customer-owned vehicle with respect to which the customer desires to obtain the short-term insurance coverage, and wherein the providing in at least one of (b), (e) and (h) involves the 5 providing of a web page for display at the client computer.

24. (Previously Presented) The method of claim 21, further comprising at least one of;

determining a cost of the insurance of the first type as restricted by the time limitation; and

5 providing an additional field for inputting a geographic limitation relating to the insurance of the first type, wherein at least one of the geographic limitation and the time limitation can be entered by selecting an entry from a set of selectable menu items.

25. (Previously Presented) The method of claim 21,

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establishing an identifier by which the customer is able to log in to the website repeatedly at future time periods using the client computer to repeatedly order amounts of the insurance of the first type, the identifier including at least one of a username and a
5 password.